

White Paper: California Health Insurance Guide



Tyson J. Lester, ChHC®, REBC®, RHU®
President - Policy Advantage Insurance Services
California Insurance License #0F22799
Email: tyson@PolicyAdvantage.com
Direct Phone: (424) 442-0170
General Phone: (800) 617-0089

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California Friends: Let's connect.

Located in Los Angeles, PolicyAdvantage.com is happy to be working with you in our home state. As your independent insurance agent, we represent you, our client... and help you find the exact insurance policy that fits you best.

Our number one goal is to help individuals, families, small businesses, and large companies maximize the efficiency of their health insurance plans:

- Improve Coverage
- Add Flexibility by Offering a Variety of Plan Selections (HMOs, PPOs, etc.)
- Understand the Most Current Health Insurance Financial Planning Strategies
- Save Time
- Save Money
- Find Your Physician & Hospital Networks
- Maximize Tax Incentives
- Find Dental/Vision Plans
- Provide Direct Access to Expert Licensed Agents
- ... Plus More!

We're here for you every step of the way.

Products & Services:



At PolicyAdvantage.com, we provide a broad range of products and services. We have the capacity to help just about anyone with their health coverage: individuals, families, small businesses, and large companies. All of our "HR-quality" consultation is fee-free (ie: your premiums are the same, if you work with or without us as your agent). Your single point of contact. All in ONE place.

*Products available in California:

- Direct Individual & Family Plans
- Exchange Individual & Family Plans
- Small Business Group Plans
- Large Business Group Plans
- Individual/Family Dental Plans
- Group Dental Plans
- Group Vision Plans
- Life Insurance Plans

*Definitions on next page

Direct Individual & Family Plans: These are health insurance plans that are purchased directly from insurance companies.

Exchange Individual & Family Plans: These are health insurance plans purchased on the state health insurance exchange (www.CoveredCA.com). Depending on your household size and gross annual income, you may be eligible for premium assistance.

Large Employer Plans: These are group health insurance plans designed specifically for large groups of 100+ employees.

Small Employer Plans: These are group health insurance plans that can help small groups of typically 1-100 employees.

Dental Insurance: We have individual, family, and group dental insurance plans available.

Vision Insurance: We have individual, family, and group vision plans available.

Life Insurance: We offer both group and individual life insurance plans. Term and whole life policies are available across a variety of options.



Insurance Companies We Contract With in California

At PolicyAdvantage.com, we contract with most of California's leading health insurance companies.

Individual & Family Carriers



Small & Large Group Carriers



...Including others. We'll start custom designing your physician & hospital networks, plan benefits, and budget today.

A Covered California Certified Agency

Our licensed agents are certified at CoveredCA.com (the state health insurance exchange), and can assist you if you think you might qualify for health insurance premium assistance. Let our agents walk you through the sometimes complex process.



Certified
Insurance
Agent

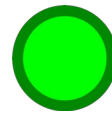
Utilize Our Online Resources

Click Allie's picture below to hear a quick 1-2 minute video about exactly how simple it is to work with us online.



And while you're there, check out the rest of our YouTube videos. Our online resources are some of the best available, so be sure to visit us at our webpage, or at any of our social media channels. We share very important updates and information to a global audience on a near-daily basis.

You'll have access to some of the highest quality information in the industry. Let's connect today.



ONLINE NOW

We're a "digitally friendly" agency! Just a simple direct message away anywhere online, our clients enjoy custom-branded ePackets delivered straight to their email. Click any of the links below to begin visiting!

PolicyAdvantage.com

PolicyAdvantage.com/Blog

Facebook.com/PolicyAdvantage

Twitter.com/PolicyAdvantage

YouTube.com/PolicyAdvantage

Your Agent:

Tyson J. Lester, RHU®, REBC®, ChHC®
CA Insurance License: #0F22799
Twitter.com/TysonLester (click)
LinkedIn.com/in/TysonLester (click)
Direct Phone: (424) 442-0170
Email: tyson@PolicyAdvantage.com

Send me an email or connect at LinkedIn, and let's schedule some time to visit! I can help you online, over the phone (or in some cases, video conference), and in person. Policy info, quotes, and applications can be sent directly to your email. I look forward to connecting!

-Tyson



Did You Have a Good Experience With Us?

We love to hear the good news! Our number one motivator at PolicyAdvantage.com is helping our clients achieve exceptional results when it comes to their health coverage.

If you, your family, or your company was happy about working with us, we want to hear from you! Drop by our Facebook page and let us know if we were able to:

- Save you money
- Help you successfully enroll in, or change to a new health plan
- Assist you in finding your physician, clinic, or hospital networks
- Make a good suggestion about a tax incentive or new product/service
- Improve your overall experience with your health plan or coverage
- Help you navigate a complex issue (ie: the state health insurance exchange, an enrollment eligibility situation, adding a spouse/dependent, etc)
- Provide a reliable, convenient, single point of contact for your health coverage each year
- Or whatever else!

We're a positive, forward-looking insurance agency, and the U.S. healthcare system is highly complex. So, our agents are always very appreciative when we've been able to help you successfully navigate it all.

We're glad that you've found us, and we're happy to be working with you. Our clients are our number one priority, and always will be.

Like, Comment, & Win



NEW Valid through 12/31/2021: visit our Facebook page (Facebook.com/PolicyAdvantage) and do these two things (must do both to qualify):

1. Like our page.
2. Give us a positive review/comment.

Once completed, we'll automatically put you in our quarterly drawing for some of our favorite items:



NIKE CORE COTTON TEE

NKBQ5233

The Nike Core Cotton Tee is made of pure cotton for all-day comfort and lasting wear. Durable rib knit crew neck with interior taping. Heat transfer label for tag-free comfort. Double-needle stitching throughout. Contrast heat transfer Swoosh design trademark on left sleeve. Made of 4.6-ounce, 100% ring spun cotton (solid colors), 4.4-ounce, 80/20 ring spun cotton/polyester (Dark Grey Heather).

Decoration will be printed.

- 1) Our authentic Nike soccer-style tee from our team store. Great workout gear!

THE BRACELET



The P.A.L. bracelet in the iconic Mcooreedyblue color symbolizes your contribution to the protection of the world's most majestic animal, you are being connected to the imperial symbol of courage and the awesome power of Mother Nature, an expression of your purity of spirit and togetherness with all living things. It is a powerful offering and expression of your own soul.

- 2) An authentic P.A.L. bracelet from a foundation we contribute to: ProtectingAfricanLions.org. Handmade by South African designer jeweler, Lianne Landman.



- 3) Disney's live-action "The Lion King" on blu-ray.